

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION

In re:

Case No. 10-45234

DAVID WILLIAMS, *pro se*,
and
MARCIA NICOLE WILLIAMS, *pro se*,

Chapter 7

Judge Thomas J. Tucker

Debtors.

**ORDER DISAPPROVING REAFFIRMATION AGREEMENT BETWEEN
DEBTOR DAVID WILLIAMS AND NATIONAL AUTO FINANCE COMPANY**

This case came before the Court for hearing on April 21, 2010, on the Reaffirmation Agreement filed on March 30, 2010, between Debtor David Williams and National Auto Finance Company (Docket # 28). The Debtors appeared at the hearing. For the reasons stated by the Court on the record during the hearing, on April 22, 2010, the Court entered an order entitled “Order Regarding Reaffirmation Agreement Between Debtor David Williams and National Auto Finance Company” (Docket # 33). That Order provided, in relevant part:

IT IS ORDERED that no later than **May 12, 2010**, Debtor David Williams must file either a written waiver of default signed by National Auto Finance Company regarding all payments due by that time under the Reaffirmation Agreement, or an amended reaffirmation agreement that provides a new payment schedule and indicates that Debtor David Williams is not in default for failing to timely make payments.

IT IS FURTHER ORDERED that if the Debtor David Williams files either a waiver of default or an amended reaffirmation agreement by the May 12, 2010 deadline, a further hearing on the Reaffirmation Agreement will be held on **May 19, 2010 at 9:00 a.m.** Debtor David Williams must appear in person at the further hearing.

IT IS FURTHER ORDERED that if Debtor David Williams fails to file either a waiver of default or an amended reaffirmation agreement by the May 12, 2010 deadline, the Court

will enter an order disapproving the reaffirmation agreement.

Debtor David Williams failed to file either a waiver of default or an amended reaffirmation agreement by the May 12, 2010 deadline.

Accordingly,

IT IS ORDERED that the Reaffirmation Agreement between Debtor David Williams and National Auto Finance Company (Docket # 28), is DISAPPROVED under 11 U.S.C. §§ 524(c)(6) and 524(m)(1).

Signed on May 13, 2010

/s/ Thomas J. Tucker
Thomas J. Tucker
United States Bankruptcy Judge